

BLACKHAWK BANCORP, INC.

| | CPP Disbursement Date 03/13/2009 | RSSD (Holding Company) 1491913 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$523 | \$539 | 3.0% | | |
| Loans | \$327 | \$339 | 3.5% | | |
| Construction & development | \$15 | \$14 | -10.0% | | |
| Closed-end 1-4 family residential | \$90 | \$85 | -5.9% | | |
| Home equity | \$22 | \$22 | 0.9% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$15 | \$9 | -39.8% | | |
| Commercial & Industrial | \$106 | \$123 | 15.5% | | |
| Commercial real estate | \$70 | \$79 | 12.3% | | |
| | | | | | |
| Unused commitments | \$54 | \$62 | 14.7% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$102 | \$86 | -15.2% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$25 | \$45 | 82.1% | | |
| Cash & balances due | \$11 | \$9 | -22.0% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$35 | \$78 | 120.7% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$35 | \$78 | 123.2% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$473 | \$487 | 2.9% | | |
| Deposits | \$413 | \$475 | 15.1% | | |
| Total other borrowings | \$58 | \$9 | -84.1% | | |
| FHLB advances | \$54 | \$9 | -83.1% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$50 | \$52 | 4.5% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$8 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.6% | 8.4% | -- | | |
| Tier 1 risk based capital ratio | 11.7% | 12.3% | -- | | |
| Total risk based capital ratio | 12.9% | 13.6% | -- | | |
| Return on equity ¹ | 6.0% | 6.7% | -- | | |
| Return on assets ¹ | 0.6% | 0.6% | -- | | |
| Net interest margin ¹ | 4.0% | 4.3% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 88.3% | 105.2% | -- | | |
| Loss provision to net charge-offs (qtr) | 219.2% | 83.1% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.4% | 1.6% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 4.4% | 4.0% | 0.0% | 0.1% | -- |
| Closed-end 1-4 family residential | 2.7% | 3.5% | 0.2% | 0.6% | -- |
| Home equity | 1.3% | 2.3% | 0.0% | 0.7% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.4% | 0.0% | 0.8% | 0.4% | -- |
| Commercial & Industrial | 1.0% | 0.3% | 0.1% | 0.6% | -- |
| Commercial real estate | 1.9% | 1.7% | 0.0% | 0.0% | -- |
| Total loans | 1.9% | 1.7% | 0.1% | 0.4% | -- |